

# NO-COST PREVENTIVE CARE: 5 Things HDHP Plan Members Need to Know

If you're covered by one of the State's high-deductible health plans (HDHPs), it's important to be mindful of your health care spending. Fortunately, both the Washington Plan and the Lincoln Plan have built-in ways to save, including no-cost preventive care\* for you and your covered family members. Here's what you need to know about preventive care.

## 1 IT'S DIFFERENT THAN DIAGNOSTIC CARE.

With diagnostic care, your doctor treats a health condition or investigates your symptoms. But with preventive care, you and your doctor work together to prevent diseases before they start.

## 2 IT SAVES YOU MONEY NOW.

When you receive preventive care from an in-network provider, your costs are 100% covered by your plan, administered by Wellmark® Blue Cross® and Blue Shield®. With these [no-cost services](#), you'll pay nothing out of pocket unless your doctor recommends follow-up treatment. [Learn more about what to expect](#) at your visit, including how to avoid surprise charges.

## 3 IT SAVES YOU MONEY DOWN THE ROAD.

Preventive care protects you from diseases that are often chronic, painful and very expensive to manage. The care you get now can help you avoid years of discomfort and costly treatments.

## 4 IT'S MORE THAN A DOCTOR'S VISIT.

The most common form of preventive care is your annual physical. But your plan covers so much more for you and your dependents. Preventive care also includes well-child visits, physical and mental health screenings, immunizations, health counseling and more. You can [view the full list of covered services here](#).

## 5 YOUR DOCTOR IS YOUR PARTNER IN PREVENTIVE CARE.

Not sure where to start with preventive care? Look to your primary care provider. They specialize in managing your long-term health and coordinating treatment should you ever need more extensive care. Don't have a primary care provider? You can search for an in-network health care provider at [Wellmark.com/finder](#).

## Ready to save on care?

Schedule your no-cost annual physical with your primary care provider today, or visit [Wellmark.com/finder](#) to search for a provider who's right for you.

